



# PDD Implementation Guide: Appendix B - Usage Scenarios

Document Version 1.1

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## Revision Log

Version	Date	Additions / Modifications
1.0	6/30/2014	Initial Version
1.1	1/31/2015	<ol style="list-style-type: none"><li><b>Added Data Point</b> Added InterestandPaymentAdjustmentIndexLeadDaysCount to table for Scenarios 6 and 8 for loans 1, 2, and 3.</li><li><b>Updated Scenario Text</b> Updated scenario text for Scenarios 1, 6, and 8 to reflect down payment is based on loan amount.</li><li><b>Updated AboutVersionIdentifier</b> AboutVersionIdentifier has been updated for Scenarios 1, 6, and 8.</li></ol>

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# 1. Introduction

The PDD Implementation Guide: Appendix B - Usage Scenarios document is designed to provide industry participants with specific business examples to aid in the implementation of Ginnie Mae's Pool Delivery Dataset (PDD). The PDD requires file delivery in XML format and is based on the MISMO Version 3.3 Reference Model. This document should be utilized in conjunction with the PDD Implementation Guide and the other associated appendices.

This document contains ten usage scenarios, each reflecting a different Ginnie Mae pool type. Data points are marked as required (R), conditionally required (CR), or optional (O) based on Ginnie Mae's business requirements for pool issuance data. No single loan will require all of the data points at pool issuance. Furthermore, some examples provide only a subset of the required data points (such as the data points related to one loan within a pool) to highlight specific cases.

The Ginnie Mae usage scenarios have been developed for several mortgage loan products and are used to identify required data points. However, the usage scenarios employ fictional values that will not pass Ginnie Mae validations edits. The names, addresses, Social Security Numbers, and identifiers were created at random. The scenarios illustrate how each MISMO data point is populated within the PDD XML file.

The Ginnie Mae usage scenarios include a narrative, followed by the MISMO data points organized by container in tabular format. These scenarios contain the following pool types:

## **GNMA I**

- Scenario 1: GNMA I – Fixed Rate Mortgage (Modified Loan)
- Scenario 2: GNMA I – Graduated Payment Mortgage
- Scenario 3: GNMA I – Buydown Mortgage

## **GNMA II Custom (Single Issuer)**

- Scenario 4: GNMA II – Manufactured Home Mortgage

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- Scenario 5: GNMA II – Fixed Rate Mortgage (HAMP Modified Loan)
  - Scenario 6: GNMA II – 3 Year Hybrid LIBOR Mortgage (Immediate Transfer upon Issuance)
  - Scenario 7: GNMA II – Growing Equity Mortgage

**GNMA II Multiple Issuer**

- Scenario 8: GNMA II – 3 Year Hybrid Constant Maturity Treasury Mortgage
- Scenario 9: GNMA II – Fixed Rate Mortgage (Secondary Borrower)
- Scenario 10: GNMA II – Fixed Rate Mortgage with Refinance (with and without Cash-Out)

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## 2. GNMA I

### a) Scenario 1: GNMA I – Fixed Rate Mortgage (Modified Loan)

**Pool Type:** GNMA I, Single Issuer, Single Family (XSF)

**Loan 1:**

**Borrower Information:**

John Q. Smith, Jr. (a first time homebuyer) is the primary borrower, a US citizen, his Social Security Number (SSN) is 123-45-4848, and his credit score is 750.

**Property and Loan Information:**

On April 23<sup>rd</sup>, 2013, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the United States Department of Agriculture (USDA) Rural Development (RD).

The subject property was appraised on March 23<sup>rd</sup>, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on April 23<sup>rd</sup>, 2013. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 30-year, fixed-rate loan for a note amount of \$382,500.00 at 5.50% interest rate. The Loan to Value (LTV) and Combined LTV (CLTV) are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The Principal & Interest (P&I) payment on the loan is \$2,171.79. John qualified for the loan with the total debt expense ratio of 31.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to Mortgage Electronic Registration System (MERS) as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 000000000012345678. RD loan case file identification number is 054087123454848.

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At the time of the loan pooling, the unpaid principal balance (UPB) is \$378,225.91. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

**Loan 2:**

**Borrower Information:**

John Q. Wall, Sr. (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-4949, and his credit score is 700.

**Property and Loan Information:**

On May 25<sup>th</sup>, 2013, John purchased a home for his primary residence: a site built, single unit home located at 125 Main Street, Anytown, Virginia, 22222. The application was processed by the Federal Housing Administration (FHA).

The subject property was appraised on April 25<sup>th</sup>, 2013 for \$420,000.00. John purchased the property for \$420,000.00 and closed on May 25<sup>th</sup>, 2013. John paid a \$21,000.00 down payment, a gift he received from his parents. The subject mortgage was a 30-year, fixed-rate loan with 6.50% interest rate. FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.5 which was rolled into the note prior to origination. LTV and CLTV are the same and equate to 96.66%. The total note amount for the mortgage at closing is \$405,982.50. FHA annual rate is 1.200%, resulting in an annual amount of \$4,871.79 which is paid evenly over the 12 month period.

On February 1<sup>st</sup>, 2014 the loan was modified by reducing the interest rate to 5.50% and extending the term of the loan to 30 years. At the time of the modification the note amount was \$402,929.77. The new P&I payment on the loan is \$2,290.30. John qualified for the modification of the loan with the total debt expense ratio of 41.00%.

John made two curtailment payments for an aggregate curtailment amount of \$2,000.00. The first curtailment payment was made on February 10<sup>th</sup>, 2014 for \$1,000.00. John made an additional curtailment payment of \$1,000.00 on February 24<sup>th</sup>, 2014.

John was referred to the loan origination company by a broker.

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During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is FEDCBA1234 and MERS registration number for the loan is 000000000987654321. FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$400,929.77. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

### **Loan 3:**

#### **Borrower Information:**

John Thomas (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-55-6789, and his credit score is 750

#### **Property and Loan Information:**

On February 2<sup>nd</sup>, 2014, John purchased a home for his primary residence: a site built, double unit home located at 123 Water Street, Anytown, Virginia, 20191. The application was processed by the Veterans Affairs (VA).

The subject property was appraised on January 2<sup>nd</sup>, 2014 for \$300,000.00. John purchased the property for \$300,000.00 and closed on February 2<sup>nd</sup>, 2014. The subject mortgage is a 30-year, fixed-rate loan for a note amount of \$255,000 at 5.50% interest rate. LTV and CLTV are the same and equate to 85.00%. John paid \$45,000.00 for the down payment. The source of the down payment was cash on hand and the VA guaranteed 25% of the loan amount. The VA funding fee rate is 1.250%, resulting in a funding fee amount of \$3,187.50 which was paid in advance. The P&I payment on the loan is \$1,447.86. John qualified for the loan with the total debt expense ratio of 28.00%. During closing,

John was referred to the loan origination company by a broker.

John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF9876 and the MERS registration number for the loan is 000000000987654312. VA loan case file identification number is 000727221234567.



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At the time of the loan pooling, the UPB is \$255,000.00. The first payment is due on April 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

**ACH Information:**

The taxes and insurance routing number is 371829465, with 00000022343453245245 as the bank account number. The principal and interest routing number is 586192743, with 00000000000123432434 as the bank account number.

**Pooling Information:**

Random Mortgage Company (Issuer identification number 1234) is submitting data for a March 1<sup>st</sup>, 2014 issue, 30 year, Fixed Rate concurrent date, GNMA I pool with 5.50% interest rate. The Pool Delivery Dataset XML file was prepared by the issuing institution. The first payment is due to the security holder on April 15, 2014. The Pool Number is 123456. The pool is a single Issuer, single family issuance (XSF). The pool was submitted on March 18<sup>th</sup>, 2014 with a resulting settlement date (Security Trade Book Entry Date) of March 19<sup>th</sup>, 2014. The pool trust employer identification number (EIN) is 123456789.

**Custodian Information:**

NYB Financial is the document custodian for the pool, and its identification number is 000555.

**Investor Information:**

Two investors, Casual Mutual and AMSU Bank, each subscribed to the pool for their trust accounts. Casual Mutual subscribed to \$517,078 while AMSU Bank subscribed to \$517,077. The Casual Mutual routing number is 636914297, account number is 00000123456781593456, and account description is Cas. Mut. Settlement. The AMSU bank routing number is 683514753, account number is 00000741456789123456, and account description is AMSU Settlement. BD bank acts as the depository institution assigned by the Federal Reserve for both investors.

**Document Information:**

For this pool, Form 11711A is required and has been submitted.

Data Point	Loan 1	Loan 2	Loan 3
Original Note Amount	\$382,500.00	\$405,982.50	\$255,000.00
Unpaid Principal Balance (UPB)	\$378,225.91	\$400,929.77	\$255,000.00
Current Interest Rate Percent	5.50%	5.50%	5.50%
Interest Rate Percent at Origination	5.50%	6.50%	5.50%
Modified	No	Yes	No
Closing Date	April 23 <sup>rd</sup> , 2013	May 25 <sup>th</sup> , 2013	February 2 <sup>nd</sup> , 2014
Agency	RD	FHA	VA
Down Payment	15%	5%	15%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>MESSAGE-level data points</b>			
MESSAGE			
1	MISMOReferenceModelIdentifier <sup>1</sup>	3.3.0.298.1	R
MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION			
2	AboutVersionIdentifier	GNMA 1.2	R
3	CreatedDatetime	2014-03-18T09:30:47	R

<sup>1</sup> Indicates an attribute of the container as opposed to a data element.

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal Set ACH</b>			
<b>ACH container</b>			
MESSAGE/DEAL_SETS/DEAL_SET/ACH			
4	ACHBankAccountPurposeType	PrincipalAndInterest	R
5	ACHABARoutingAndTransitIdentifier	586192743	CR
6	ACHBankAccountIdentifier	00000000000123432434	CR
MESSAGE/DEAL_SETS/DEAL_SET/ACH			
7	ACHBankAccountPurposeType	TaxesAndInsurance	R
8	ACHABARoutingAndTransitIdentifier	371829465	CR
9	ACHBankAccountIdentifier	00000022343453245245	CR
<b>SECURITY_INVESTOR</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH			
18	ACHBankAccountPurposeType	Settlement	R
19	ACHABARoutingAndTransitIdentifier	636914297	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
20	ACHBankAccountIdentifier	00000123456781593456	O
21	ACHInstitutionTelegraphicAbbreviationName	BD Bank	CR
22	ACHReceiverSubaccountName	TRUST	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER			
23	ACHBankAccountDescription	Cas. Mut. Settlement.	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL			
24	SecurityOriginalSubscriptionAmount	517078	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
122	PartyRoleType	Investor	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL			
123	FullName	Casual Mutual	O
<b>SECURITY_INVESTOR</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH			
18	ACHBankAccountPurposeType	Settlement	R
19	ACHABARoutingAndTransitIdentifier	683514753	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
20	ACHBankAccountIdentifier	00000741456789123456	O
21	ACHInstitutionTelegraphicAbbreviationName	BD Bank	CR
22	ACHReceiverSubaccountName	TRUST	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER			
23	ACHBankAccountDescription	AMSU Settlement	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL			
24	SecurityOriginalSubscriptionAmount	517077	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
122	PartyRoleType	Investor	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL			
123	FullName	AMSU Bank	O
<b>SECURITY_DETAIL</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL			
17	SecurityTradeBookEntryDate	2014-03-19	R
<b>Document Details</b>			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL			
10	DocumentFormPublisherNumberIdentifier	11711A	R
11	DocumentRequiredIndicator	true	R
12	DocumentSubmissionIndicator	true	CR
<b>Deal 1</b>  <b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	450000.00	O
33	PropertyValuationEffectiveDate	2013-03-23	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	85.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	450000.00	O

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	67500.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	7650.00	R
59	GovernmentUpfrontPremiumPercent	2.000	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2013-04-23	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	85.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2043-05-01	R
68	LoanMaturityPeriodCount	360	R



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2013-06-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	31.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	USDARuralDevelopment	R
73	NoteAmount	382500.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2013-04-23	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	SingleFamilyRHS	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	054087123454848	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000012345678	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2171.79	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	378225.91	R
<b>DEAL level PARTY data points</b>  <b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Smith	CR
113	MiddleName	Q	O
114	SuffixName	JR	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	750	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123454848	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal 2</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	125 Main Street	R
26	CityName	Anytown	R
27	PostalCode	22222	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	420000.00	O
33	PropertyValuationEffectiveDate	2013-04-25	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	96.66	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtModification"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	420000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	21000.00	CR
52	DownPaymentFundsType	GiftFunds	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	4871.79	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	6982.50	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-02-01	R
65	LoanStateType	AtModification	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	96.66	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2044-02-01	R
68	LoanMaturityPeriodCount	360	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL			
75	LoanModificationActionType	Other	CR
76	LoanModificationActionTypeOtherDescription	Restructure	O
77	LoanModificationEffectiveDate	2014-02-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-03-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	41.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
72	MortgageType	FHA	R
73	NoteAmount	402929.77	R
79	LoanPurposeType	Purchase	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
81	LoanRoleType <sup>1</sup>	SubjectLoan	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
82	LoanStateDate	2013-05-25	CR
83	LoanStateType	AtClosing	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
84	LoanMaturityDate	2043-06-01	CR
85	LoanMaturityPeriodCount	360	CR
86	LoanMaturityPeriodType	Month	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
87	ScheduledFirstPaymentDate	2013-07-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
88	NoteAmount	405982.50	CR
89	NoteDate	2013-05-25	CR
90	NoteRatePercent	6.500	CR
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	true	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	005431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	FEDCBA1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2290.30	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	2000.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	400929.77	R
<b>Repeat container for each MONETARY_EVENT</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL			
107	MonetaryEventAppliedDate	2014-02-10	O
108	MonetaryEventGrossPrincipalAmount	1000.00	O
109	MonetaryEventType	CurtailmentToUPB	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/SERVICING/MONETARY_EVENTS/MONETARY_EVENT/MONETARY_EVENT_DETAIL			
107	MonetaryEventAppliedDate	2014-02-24	O
108	MonetaryEventGrossPrincipalAmount	1000.00	O
109	MonetaryEventType	CurtailmentToUPB	O

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Wall	CR
113	MiddleName	Q	O
114	SuffixName	Sr	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123454949	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal 3</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Water St	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	2	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	300000.00	O
33	PropertyValuationEffectiveDate	2014-01-02	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	85.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	300000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	45000.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	3187.50	R
59	GovernmentUpfrontPremiumPercent	1.250	R
60	GuarantyAmount	75000.00	O
61	GuarantyPercent	25.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-02-02	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	85.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2044-03-01	R
68	LoanMaturityPeriodCount	360	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-04-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	28.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
72	MortgageType	VA	R
73	NoteAmount	255000.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-02-02	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	VAGuaranteedInsured	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_ IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
95	LoanIdentifier	000727221234567	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654312	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF9876	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	1447.86	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
104	AggregateLoanCurtailmentAmount	0.00	R
106	UPBAmount	255000.00	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Thomas	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	750	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123556789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal Set Level Party Roles</b>			
<b>Document Custodian</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
120	PartyRoleType	DocumentCustodian	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER			
121	PartyRoleIdentifier	000555	CR
<b>Pool Issuer</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
126	PartyRoleType	PoolIssuer	R
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER			
127	PartyRoleIdentifier	1234	CR
<b>Trust</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
133	PartyRoleType	Trust	CR
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
134	TaxpayerIdentifierType	EmployerIdentificationNumber	CR
135	TaxpayerIdentifierValue	123456789	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Pool</b>			
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE			
136	PoolCertificateInitialPaymentDate	2014-04-15	R
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL			
137	AmortizationType	Fixed	R
138	GovernmentBondFinanceIndicator	false	R
141	PoolClassType	GNMAI	R
142	PoolConcurrentTransferIndicator	false	R
143	PoolCurrentLoanCount	3	R
144	PoolCurrentPrincipalBalanceAmount	1034155	R
145	PoolIdentifier	123456	R
146	PoolingMethodType	ConcurrentDate	R
148	PoolIssueDate	2014-03-01	R
150	PoolMaturityDate	2044-03-15	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
151	PoolSecurityIssueDateInterestRatePercent	5.500	R
152	PoolStructureType	SingleIssuer	R
153	PoolSuffixIdentifier	SF	R
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER			
154	PoolMaturityPeriodCount	360	R
155	PoolMaturityPeriodType	Month	R



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## b) Scenario 2: GNMA I – Graduated Payment Mortgage

**Note:** The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

### **Pool Type: GNMA I, Single Issuer, Graduated Payment Mortgage (XGT)**

#### **Loan 1:**

##### **Borrower Information:**

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700

##### **Property and Loan Information:**

On January 1<sup>st</sup>, 2014, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. A graduated payment mortgage (GPM) with a subsequent principal and interest (P&I) adjustment of 7.5% was used to purchase the property. The application was received by the FHA.

The subject property was appraised on December 1<sup>st</sup>, 2013 for \$500,000.00. John purchased the property for \$500,000.00 and closed on January 1<sup>st</sup>, 2014. John paid a \$100,000.00 down payment using cash on hand. The mortgage was a 15-year, GPM with a 5.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$7,000.00 which was rolled into the note prior to origination resulting in a total note amount of \$407,000.00. LTV and CLTV are the same and equate to 81.40%. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,800.00 which is paid evenly over the 12 month period. John qualified for the loan with the total debt expense ratio of 31.00%. The P&I payment on the loan is \$3,325.53 with first adjustment in P&I payment scheduled for February 1<sup>st</sup>, 2015.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$404,073.08. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

Data Point	Loan 1
Original Note Amount	\$407,000.00
Unpaid Principal Balance (UPB)	\$404,073.08
Current Interest Rate Percent	5.50%
Interest Rate Percent at Origination	5.50%
Modified	No
Closing Date	January 1 <sup>st</sup> , 2014
Agency	FHA
Down Payment	20%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	500000.00	O
33	PropertyValuationEffectiveDate	2013-12-01	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	81.40	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE			
47	AdjustmentRuleType	Subsequent	CR
48	PerChangePrincipalAndInterestPaymentAdjustmentPercent	7.50	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
49	AmortizationType	GPM	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	500000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	100000.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	4800.00	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	7000.00	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-01-01	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	81.40	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2029-02-01	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-03-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	31.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R
73	NoteAmount	407000.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-01-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	005431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	3325.53	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	404073.08	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R



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## c) Scenario 3: GNMA I – Buydown Mortgage

**Note:** The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

### **Pool Type: GNMA I, Single Issuer, Buydown (XBD)**

#### **Loan 1:**

##### **Borrower Information:**

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

##### **Property and Loan Information:**

On January 1<sup>st</sup>, 2014, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD.

The subject property was appraised on December 1<sup>st</sup>, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on January 1<sup>st</sup>, 2014. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 30-year, fixed-rate loan for a note amount of \$382,500.00 at a 6.50% interest rate. LTV and CLTV are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. John qualified for the loan with the total debt expense ratio of 31.00%. The seller of the house bought down the interest rate resulting in a total P&I payment on the loan of \$2,417.66. The first scheduled P&I change is set for February 1<sup>st</sup>, 2014.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The RD loan case file identification number is 054087123456789.

At the time of the loan pooling, the UPB is \$382,154.21. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

Data Point	Loan 1
Original Note Amount	\$382,500.00
Unpaid Principal Balance (UPB)	\$382,154.21
Current Interest Rate Percent	6.50%
Interest Rate Percent at Origination	6.50%
Modified	No
Closing Date	January 1 <sup>st</sup> , 2014
Agency	RD
Down Payment	15%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	450000.00	O
33	PropertyValuationEffectiveDate	2013-12-01	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	85.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	450000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	67500.00	CR
52	DownPaymentFundsType	CashOnHand	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	7650.00	R
59	GovernmentUpfrontPremiumPercent	2.000	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-01-01	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	85.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2044-02-01	R
68	LoanMaturityPeriodCount	360	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-03-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	31.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	USDARuralDevelopment	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
73	NoteAmount	382500.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-01-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	SingleFamilyRHS	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	6.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	054087123456789	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2417.66	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	382154.21	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
111	FirstName	John	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R

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### 3. GNMA II Custom (Single Issuer)

#### a) Scenario 4: GNMA II – Manufactured Home Mortgage

**Note:** The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

**Pool Type: GNMA I, Single Issuer, Manufactured Homes (CMH)**

**Loan 1:**

**Borrower Information:**

Jane Smith (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6789, and her credit score is 700.

**Property and Loan Information:**

On January 1<sup>st</sup>, 2014, Jane purchased a home for her primary residence: manufactured single unit home consisting of a lot and a dwelling located at 123 Main Street, Anytown, Virginia, 20191. The application was received by the FHA on November 2<sup>nd</sup>, 2013.

The subject property was appraised on December 1<sup>st</sup>, 2013 for \$100,000.00. Jane purchased the property for \$100,000.00 and closed on January 1<sup>st</sup>, 2014. Jane paid a \$20,000.00 down payment, a gift she received from her parents. The subject mortgage was a 15-year, fixed-rate loan with a 5.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$1,400.00 which was rolled into the note prior to origination resulting in a total note amount of \$81,400.00. LTV and CLTV are the same and equate to 81.40%. The FHA annual rate is 1.200%, resulting in an annual amount of \$960.00 which is paid evenly over the 12 month period. Jane qualified for the loan with the total debt expense ratio of 25.00%. The P&I payment on the loan is \$665.11.

Jane was referred to the loan origination company by a broker.



During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$80,814.60. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

Data Point	Loan 1
Original Note Amount	\$81,400.00
Unpaid Principal Balance (UPB)	\$80,814.60
Current Interest Rate Percent	5.50%
Interest Rate Percent at Origination	5.50%
Modified	No
Closing Date	January 1 <sup>st</sup> , 2014
Agency	FHA
Down Payment	20%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	Manufactured	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	100000.00	O
33	PropertyValuationEffectiveDate	2013-12-01	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	81.40	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	100000.00	O

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	20000.00	CR
52	DownPaymentFundsType	GiftFunds	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	960.00	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	1400.00	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
62	ApplicationReceivedDate	2013-11-02	CR
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-01-01	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	81.40	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2029-02-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-03-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	25.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R
73	NoteAmount	81400.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-01-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	005431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	665.11	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	80814.60	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	Jane	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			

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Sort ID	MISMO Data Point Name	Value	PDD Conditionality
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R

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## **b) Scenario 5: GNMA II – Fixed Rate Mortgage (HAMP Modified Loan)**

**Note:** The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

### **Pool Type: GNMA II, Single Issuer, Single Family (CSF)**

#### **Loan 1:**

##### **Borrower Information:**

Jane Smith (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6789, and her credit score is 600.

##### **Property and Loan Information:**

On October 25<sup>th</sup>, 2009, Jane purchased a home for her primary residence: a site built, single unit home located at 234 Main Street, Anytown, Virginia, 20191. The application was processed by the FHA.

The subject property was appraised on September 25<sup>th</sup>, 2009 for \$420,000.00. Jane purchased the property for \$420,000.00 and closed on October 25<sup>th</sup>, 2009. Jane paid a \$21,000.00 down payment, a gift she received from her parents. The subject mortgage was a 30-year, fixed-rate loan with 6.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.50 which was rolled into the note prior to origination resulting in a combined total note amount of \$405,982.50. LTV and CLTV are the same and equate to 96.66%. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,871.79 which is paid evenly over the 12 month period.

On March 1<sup>st</sup>, 2014, the loan was modified through Home Affordable Modification Program (HAMP) by reducing an interest rate to 5.50%, and the term of the loan was extended to 30 years. At the time of the modification, the note amount was \$384,490.51. The new P&I payment on the loan is \$2,183.09. Jane qualified for the modification of the loan with the total debt expense ratio of 28.00%.

Jane was referred to the loan origination company by a broker.



During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$384,490.51. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

Data Point	Loan 1
Original Note Amount	\$405,982.50
Unpaid Principal Balance (UPB)	\$384,490.51
Current Interest Rate Percent	5.50%
Interest Rate Percent at Origination	6.50%
Modified	Yes
Closing Date	October 25 <sup>th</sup> , 2009
Agency	FHA
Down Payment	5%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	234 Main Street	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	420000.00	O
33	PropertyValuationEffectiveDate	2009-09-25	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	96.66	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtModification"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	420000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	21000.00	CR
52	DownPaymentFundsType	GiftFunds	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	4871.79	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	6982.50	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-03-18	R
65	LoanStateType	AtModification	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	96.66	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2044-03-01	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
68	LoanMaturityPeriodCount	360	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MODIFICATIONS/MODIFICATION/MODIFICATION_DETAIL			
75	LoanModificationActionType	HAMP	CR
77	LoanModificationEffectiveDate	2014-03-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-04-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	28.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R
73	NoteAmount	384490.51	R
79	LoanPurposeType	Purchase	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
81	LoanRoleType <sup>1</sup>	SubjectLoan	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
82	LoanStateDate	2009-10-25	CR
83	LoanStateType	AtClosing	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
84	LoanMaturityDate	2039-11-01	CR
85	LoanMaturityPeriodCount	360	CR
86	LoanMaturityPeriodType	Month	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
87	ScheduledFirstPaymentDate	2009-12-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
88	NoteAmount	405982.50	CR
89	NoteDate	2009-10-25	CR
90	NoteRatePercent	6.500	CR
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
93	MortgageModificationIndicator	true	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	005431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2183.09	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	384490.51	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	Jane	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	600	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R



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## **c) Scenario 6: GNMA II – 3 Year Hybrid LIBOR Mortgage (Immediate Transfer upon Issuance)**

**Pool Type: GNMA II, Single Issuer, 3 Year Hybrid LIBOR (CTL)**

### **Loan 1:**

#### **Borrower Information:**

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

#### **Property and Loan Information:**

On December 15<sup>th</sup>, 2013, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD.

The subject property was appraised on November 15<sup>th</sup>, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on December 15<sup>th</sup>, 2013. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 15-year, 3 year Hybrid ARM (3/1) tied to LIBOR loan for a note amount of \$382,500.00. LTV and CLTV are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The initial interest rate is 2.5% with a 0% floor and a 7.5% cap. The margin rate is 2%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The P&I payment on the loan is \$2,550.47. John qualified for the loan with the total debt expense ratio of 27.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan 000000000987654321. The RD loan case file identification number is 054087123456789.

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At the time of the loan pooling, the UPB is \$380,746.41. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

**Loan 2:**

**Borrower Information:**

Jane D. Doe (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6764, and her credit score is 750.

**Property and Loan Information:**

On October 25<sup>th</sup>, 2013, Jane purchased a home for her primary residence: a site built, single unit home located at 234 Main Street, Anytown, Virginia, 20191. The application was processed by the FHA.

The subject property was appraised on September 25<sup>th</sup>, 2013 for \$420,000.00. Jane purchased the property for \$420,000.00 and closed on October 25<sup>th</sup>, 2013. Jane paid a \$21,000.00 down payment, a gift she received from her parents. The subject mortgage is a 15-year, 3 year Hybrid ARM (3/1) tied to LIBOR. The initial interest rate is 2.5% with a 0% floor and a 7.5% ceiling. The margin rate is 2%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.50 which was rolled into the note prior to origination resulting in a total note amount of \$405, 982.50. LTV and CLTV are the same and equate to 96.66%. The FHA annual rate is 1.200%, resulting in an annual amount of 4,871.79 which is paid evenly over the 12 month period. The P&I payment on the loan is \$2,707.05. Jane qualified for the modification of the loan with the total debt expense ratio of 28.00%.

Jane was referred to the loan origination company by a broker.

During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 000000000987654321. The FHA loan case file identification number is 005431234568224.

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At the time of the loan pooling, the UPB is \$400,387.60. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

### **Loan 3:**

#### **Borrower Information:**

John Thomas (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-55-6789, and his credit score is 700.

#### **Property and Loan Information:**

On February 2<sup>nd</sup>, 2014, John purchased a home for his primary residence: a site built, two unit home located at 101 West St., Anytown, Virginia, 20191. The application was processed by the Veterans Affairs (VA).

The subject property was appraised on January 2<sup>nd</sup>, 2014 for \$300,000.00. John purchased the property for \$300,000.00 and closed on February 2<sup>nd</sup>, 2014. The subject mortgage is a 15-year, 3 year Hybrid ARM (3/1) tied to LIBOR, for a note amount of \$255,000.00. LTV and CLTV are the same and equate to 85.00%. The initial interest rate is 2.5% with a 0% floor and a 7.5% ceiling. The margin rate is 2%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The source of the \$45,000 down payment was cash on hand, and VA guaranteed 25% of the loan amount. The VA funding fee rate is 1.250%, resulting in a funding fee amount of \$3,187.50 which was paid in advance. The P&I payment on the loan is \$1,700.31. John qualified for the loan with the total debt expense ratio of 23.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 00000000987654321. The VA loan case file identification number is 000727221234567.

At the time of the loan pooling, the UPB is \$255,000.00. The first payment is due on April 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

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**ACH Information:**

The taxes and insurance routing number is 371829465, with 00000022343453245245 as the bank account number. The principal and interest routing number is 586192743, with 00000000000123432434 as the bank account number.

**Pooling Information:**

Random Mortgage Company (identifier 1234) is submitting data for a March 1<sup>st</sup>, 2014 issue, 15 year, 3 Year Hybrid ARM (3/1) - tied to 1 year LIBOR - Ginnie Mae II Pool with 2.5% interest. The pool was submitted on March 18<sup>th</sup>, 2014 resulting in a settlement date (Security Trade Book Entry Date) of March 19<sup>th</sup>, 2014. The Pool Delivery Dataset XML file was prepared by the issuing institution. The first payment is due to the security holder on April 15, 2014. The Pool Number is 123456. The pool trust employer identification number (EIN) is 123456789. Upon issuance, Random Mortgage Company immediately transfers its Issuer responsibilities to Other Bank (Pool Issuer Identifier 3456).

**Custodian Information:**

NYB Financial is the document custodian for the pool, and its identification number is 000555.

**Investor Information:**

An investor, Casual Mutual, subscribed to 100% of the pool for its investment account (INV). Casual Mutual's routing number is 636914297, account number is 00000123456781593456, and account description is Cas. Mut. Settlement. BD bank acts as the depository institution assigned by the Federal Reserve.

**Document Information:**

For this pool, Form 11711A is not required and has not been submitted.

Data Point	Loan 1	Loan 2	Loan 3
Original Note Amount	\$382,500.00	\$405,982.50	\$255,000.00
Unpaid Principal Balance (UPB)	\$380,746.41	\$400,387.60	\$255,000.00
Current Interest Rate Percent	2.5%	2.5%	2.5%
Interest Rate Percent at Origination	2.5%	2.5%	2.5%
Modified	No	No	No

Data Point	Loan 1	Loan 2	Loan 3
Closing Date	December 15 <sup>th</sup> , 2013	October 25 <sup>th</sup> , 2013	February 2 <sup>nd</sup> , 2014
Agency	RD	FHA	VA
Down Payment	15%	5%	15%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>MESSAGE-level data points</b>			
MESSAGE			
1	MISMOReferenceModelIdentifier <sup>1</sup>	3.3.0.298.1	R
MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION			
2	AboutVersionIdentifier	GNMA 1.2	R
3	CreatedDatetime	2014-03-18T11:40:00	R
<b>Deal Set ACH</b>			
<b>ACH container</b>			
MESSAGE/DEAL_SETS/DEAL_SET/ACH			
4	ACHBankAccountPurposeType	PrincipalAndInterest	R
5	ACHABARoutingAndTransitIdentifier	586192743	CR
6	ACHBankAccountIdentifier	00000000000123432434	CR
MESSAGE/DEAL_SETS/DEAL_SET/ACH			
7	ACHBankAccountPurposeType	TaxesAndInsurance	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
8	ACHABARoutingAndTransitIdentifier	371829465	CR
9	ACHBankAccountIdentifier	00000022343453245245	CR
<b>SECURITY_INVESTOR</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH			
18	ACHBankAccountPurposeType	Settlement	R
19	ACHABARoutingAndTransitIdentifier	636914297	CR
20	ACHBankAccountIdentifier	00000123456781593456	O
21	ACHInstitutionTelegraphicAbbreviationName	BD Bank	CR
22	ACHReceiverSubaccountName	INV	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER			
23	ACHBankAccountDescription	Cas. Mut. Settlement	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL			
24	SecurityOriginalSubscriptionAmount	1036134	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
122	PartyRoleType	Investor	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL			
123	FullName	Casual Mutual	O
<b>SECURITY_DETAIL</b>			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL			
17	SecurityTradeBookEntryDate	2014-03-19	R
<b>Document Details</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL			
10	DocumentFormPublisherNumberIdentifier	11711A	R
11	DocumentRequiredIndicator	false	R
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
32	PropertyValuationAmount	450000.00	O
33	PropertyValuationEffectiveDate	2013-11-15	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	85.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE			
36	IndexType	LIBOR	CR
36.1	InterestandPaymentAdjustmentIndexLeadDaysCount	30	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE			
37	CeilingRatePercent	7.500	CR
38	FloorRatePercent	0.000	CR
39	MarginRatePercent	2.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
40	AdjustmentRuleType	First	CR



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
42	PerChangeMaximumDecreaseRatePercent	1.000	CR
44	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
41	AdjustmentRuleType	Subsequent	CR
43	PerChangeMaximumDecreaseRatePercent	1.000	CR
45	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	AdjustableRate	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	450000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	67500.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	7650.00	R
59	GovernmentUpfrontPremiumPercent	2.000	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2013-12-15	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	85.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2029-01-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-02-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	27.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	USDARuralDevelopment	R
73	NoteAmount	382500.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2013-12-15	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	SingleFamilyRHS	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	2.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	054087123456789	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2550.47	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	380746.41	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal 2</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	234 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	420000.00	O
33	PropertyValuationEffectiveDate	2013-09-25	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	96.66	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE			
36	IndexType	LIBOR	CR
36.1	InterestandPaymentAdjustmentIndexLeadDaysCount	30	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE			
37	CeilingRatePercent	7.500	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
38	FloorRatePercent	0.000	CR
39	MarginRatePercent	2.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
40	AdjustmentRuleType	First	CR
42	PerChangeMaximumDecreaseRatePercent	1.000	CR
44	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
41	AdjustmentRuleType	Subsequent	CR
43	PerChangeMaximumDecreaseRatePercent	1.000	CR
45	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	AdjustableRate	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	420000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	21000.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	4871.79	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	6982.50	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2013-10-25	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	96.66	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2028-11-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2013-12-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	28.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
73	NoteAmount	405982.50	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2013-10-25	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	2.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	005431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2707.05	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	400387.60	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	Jane	CR
112	LastName	Doe	CR
113	MiddleName	D	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	750	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456764	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 3</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	101 West St	R
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	2	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	300000.00	O
33	PropertyValuationEffectiveDate	2014-02-02	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	85.00	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE			
36	IndexType	LIBOR	CR
36.1	InterestandPaymentAdjustmentIndexLeadDaysCount	30	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFE TIME_ADJUSTMENT_RULE			
37	CeilingRatePercent	7.500	CR
38	FloorRatePercent	0.000	CR
39	MarginRatePercent	2.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
40	AdjustmentRuleType	First	CR
42	PerChangeMaximumDecreaseRatePercent	1.000	CR
44	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
41	AdjustmentRuleType	Subsequent	CR
43	PerChangeMaximumDecreaseRatePercent	1.000	CR
45	PerChangeMaximumIncreaseRatePercent	1.000	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	AdjustableRate	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	300000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	45000.00	CR
52	DownPaymentFundsType	CashOnhand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	3187.50	R
59	GovernmentUpfrontPremiumPercent	1.250	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
60	GuarantyAmount	75000.00	O
61	GuarantyPercent	25.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-02-02	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	85.00	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2029-03-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-04-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	23.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	VA	R
73	NoteAmount	255000.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-02-02	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	VAGuaranteedInsured	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
92	CurrentInterestRatePercent	2.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_ IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	000727221234567	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	1700.31	R



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
106	UPBAmount	255000.00	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Thomas	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
119	TaxpayerIdentifierValue	123556789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal Set Level Party Roles</b>			
<b>Document Custodian</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
120	PartyRoleType	DocumentCustodian	R
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER			
121	PartyRoleIdentifier	000555	CR
<b>Pool Issuer</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
126	PartyRoleType	PoolIssuer	R
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER			
127	PartyRoleIdentifier	1234	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Pool Issuer Transferee</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
128	PartyRoleType	PoolIssuerTransferee	CR
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER			
129	PartyRoleIdentifier	3456	CR
<b>Trust</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
133	PartyRoleType	Trust	CR
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
134	TaxpayerIdentifierType	EmployerIdentificationNumber	CR
135	TaxpayerIdentifierValue	123456789	CR
<b>Pool</b>			
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE			
136	PoolCertificateInitialPaymentDate	2014-04-15	R
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL			
137	AmortizationType	AdjustableRate	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
138	GovernmentBondFinanceIndicator	false	R
141	PoolClassType	GNMAII	R
142	PoolConcurrentTransferIndicator	true	R
143	PoolCurrentLoanCount	3	R
144	PoolCurrentPrincipalBalanceAmount	1036134	R
145	PoolIdentifier	123456	R
146	PoolingMethodType	ConcurrentDate	R
147	PoolInterestAdjustmentEffectiveDate	2016-12-01	CR
148	PoolIssueDate	2014-03-01	R
149	PoolMarginRatePercent	2.000	CR
150	PoolMaturityDate	2029-03-15	R
151	PoolSecurityIssueDateInterestRatePercent	2.500	R
152	PoolStructureType	SingleIssuer	R
153	PoolSuffixIdentifier	TL	R
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER			
154	PoolMaturityPeriodCount	180	R
155	PoolMaturityPeriodType	Month	R

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## d) Scenario 7: GNMA II – Growing Equity Mortgage

**Note:** The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

### **Pool Type: GNMA II, Single Issuer, Growing Equity Mortgage (CGA)**

#### **Loan 1:**

##### **Borrower Information:**

John Smith (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700

##### **Property and Loan Information:**

On January 1<sup>st</sup>, 2014, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD.

The subject property was appraised on December 1<sup>st</sup>, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on January 1<sup>st</sup>, 2014. John paid a \$67,500.00 down payment using cash on hand. The subject mortgage is a 30-year fixed rate growing equity mortgage (GEM) with 5.5 % interest rate for a note amount of \$382,500.00. LTV and CLTV are the same and equate to 85.00%. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The P&I payment on the loan is \$2,171.79. The principal component of the mortgage is scheduled to increase by 7.5% annually for the first 3 years of the loan. John qualified for the loan with the total debt expense ratio of 31.00%.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan 000000000987654321. The RD loan case file identification number is 054087123456789.

At the time of the loan pooling, the UPB is \$382,081.33. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

Data Point	Loan 1
Original Note Amount	\$382,500.00
Unpaid Principal Balance (UPB)	\$382,081.33
Current Interest Rate Percent	5.50%
Interest Rate Percent at Origination	5.50%
Modified	No
Closing Date	January 1 <sup>st</sup> , 2014
Agency	RD
Down Payment	15%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAILv			
32	PropertyValuationAmount	450000.00	O
33	PropertyValuationEffectiveDate	2013-12-01	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	85.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_ADJUSTMENT/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULES/PRINCIPAL_AND_INTEREST_PAYMENT_PER_CHANGE_ADJUSTMENT_RULE			
47	AdjustmentRuleType	Subsequent	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
48	PerChangePrincipalAndInterestPaymentAdjustmentPercent	7.500	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	GEM	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	450000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	67500.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	7650.00	R
59	GovernmentUpfrontPremiumPercent	2.000	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-01-01	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	85.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2044-02-01	R



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
68	LoanMaturityPeriodCount	360	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-03-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	31.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	USDARuralDevelopment	R
73	NoteAmount	382500.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-01-01	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	SingleFamilyRHS	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	054087123456789	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2171.79	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	382081.33	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R

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## 4. GNMA II – Multiple Issuer

### a) Scenario 8: GNMA II – 3 Year Hybrid Constant Maturity Treasury Mortgage

**Pool Type: GNMA II, Multiple Issuer, 3 Year Hybrid Constant Maturity Treasury (MAT)**

**Loan 1:**

**Borrower Information:**

John Q. Smith, Jr. (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

**Property and Loan Information:**

On December 25<sup>th</sup>, 2013, John purchased a home for his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was processed by the RD with Random Mortgage Company as the Issuer.

The subject property was appraised on November 25<sup>th</sup>, 2013 for \$450,000.00. John purchased the property for \$450,000.00 and closed on December 25<sup>th</sup>, 2013. John paid a \$67,500.00 down payment using cash on hand resulting in a note amount of \$382,500. The RD upfront rate is 2.000%, resulting in an upfront amount of \$7,650.00 which was paid in advance. The subject mortgage was a 15-year, adjustable-rate loan with 2.50% interest rate tied to the Constant Maturity Treasury Index. LTV and CLTV are the same and equate to 85.00%. The margin rate is 1%. The maximum change for the first and subsequent rate changes is 1%, while the minimum change is 1%. The loan has an interest rate floor of 0% and a ceiling of 7.5%. The P&I payment on the loan is \$2,550.47. John qualified for the loan with the total debt expense ratio of 31%.

John was referred to the loan origination company by a broker.

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During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 000000000987654321. The RD loan case file identification number is 054087123456789.

At the time of the loan pooling, the UPB is \$381,069.59. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

## **Loan 2:**

### **Borrower Information:**

Jane D. Doe (a first time homebuyer) is the primary borrower, a US citizen, her SSN is 123-45-6764 and her credit score is 650.

### **Property and Loan Information:**

On October 25<sup>th</sup>, 2013, Jane purchased a home for her primary residence: a site built, single unit home located at 234 Main Street, Anytown, Virginia, 20191. The application was guaranteed by the FHA with Random Mortgage Company as the Issuer.

The subject property was appraised on September 25<sup>th</sup>, 2013 for \$420,000.00. Jane purchased the property for \$420,000.00 and closed on October 25<sup>th</sup>, 2013. Jane paid a \$21,000.00 down payment, a gift she received from her parents. The subject mortgage was a 15-year, adjustable-rate loan with 2.50% interest rate tied to the Constant Maturity Treasury Index. The margin rate is 1%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The loan has an interest rate ceiling of 7.5% and a floor of 0%. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,982.50 which was rolled into the note prior to origination, resulting in a total note amount of \$405,982.50. LTV and CLTV are the same and equate to 96.66%. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,788.00 which is paid evenly over the 12 month period. Jane qualified for the modification of the loan with the total debt expense ratio of 30.5%. The P&I payment on the loan is \$2,707.05.

Jane was referred to the loan origination company by a broker.

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During closing, Jane granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 000000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling the UPB is \$402,939.72. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

### **Loan 3:**

#### **Borrower Information**

John Thomas (a first time homebuyer) is the primary borrower, a US citizen, his SSN is 123-55-6789, and his credit score is 700.

#### **Property and Loan Information:**

On February 2<sup>nd</sup>, 2014, John purchased a home for his primary residence: a site built, double unit family home located at 101 West St., Anytown, Virginia, 20191. The application was guaranteed by the Veterans Affairs (VA) with Random Mortgage Company as the Issuer.

The subject property was appraised on January 2<sup>nd</sup>, 2014 for \$300,000. John purchased the property for \$300,000.00 and closed on February 2<sup>nd</sup>, 2014. The subject mortgage is a 15-year, adjustable-rate loan for a note amount of \$255,000 at 2.50% interest rate tied to the Constant Maturity Treasury Index. LTV and CLTV are the same and equate to 85.00%. The margin rate is 1%. The maximum change for the first and subsequent rate changes is 1%, and the minimum change is also 1%. The loan has an interest rate floor of 0% and a ceiling of 7.5%. The source of the \$45,000 down payment was cash on hand, and VA guaranteed 25% of the loan amount. The VA funding fee rate is 1.250%, resulting in a funding fee amount of \$3,187.50 which was paid in advance. John qualified for the loan with the total debt expense ratio of 28.51%. The P&I payment on the loan is \$1,700.31.

John was referred to the loan origination company by a broker.

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During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF9876, and the MERS registration number for the loan is 00000000987654321. The VA loan case file identification number is 000727221234567.

At the time of the loan pooling, the UPB is \$255,000.00. The first payment is due on April 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014.

**ACH Information:**

The taxes and insurance routing number is 371829465, with 00000022343453245245 as the bank account number. The principal and interest routing number is 586192743, with 00000000000123432434 as the bank account number.

**Pooling Information:**

Random Mortgage Company (Issuer identification number 1234) is submitting data for a March 1<sup>st</sup>, 2014 issue, 15 year, Adjustable Rate, three year CMT linked, concurrent date, GNMA II pool with 2.50% interest rate. The Pool Delivery Dataset XML file was prepared by the issuing institution. The first payment is due to the security holder on April 15, 2014. The Pool Number is 123456. The pool was submitted on March 18<sup>th</sup>, 2014 resulting in a settlement date (Security Trade Book Entry Date) of March 19<sup>th</sup>, 2014. This pool was submitted as part of a multiple Issuer pool.

**Custodian Information:**

NYB Financial is the document custodian for the pool, and its identification number is 000555.

**Investor Information:**

An investor, ABC Investment Fund, subscribed to 100% of the pool for its investment account (INV). ABC Investment Fund's bank routing number is 683514297, its account number is 00000123456789123456, and its account description is ABC Investment Fund. BD bank acts as the depository institution assigned by the Federal Reserve.

**Document Information:**

For this pool, Form 11711A is not required and has not been submitted.



Data Point	Loan 1	Loan 2	Loan 3
Original Note Amount	\$382,500.00	\$405,982.50	\$255,000.00
Unpaid Principal Balance (UPB)	\$381,069.59	\$402,939.72	\$255,000.00
Current Interest Rate Percent	2.5%	2.5%	2.5%
Interest Rate Percent at Origination	2.5%	2.5%	2.5%
Modified	No	No	No
Closing Date	December 25 <sup>th</sup> , 2013	October 25 <sup>th</sup> , 2013	February 2 <sup>nd</sup> , 2014
Agency	RD	FHA	VA
Down Payment	15%	5%	15%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>MESSAGE-level data points</b>			
MESSAGE			
1	MISMOReferenceModelIdentifier <sup>1</sup>	3.3.0.298.1	R
MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION			
2	AboutVersionIdentifier	GNMA 1.2	R
3	CreatedDatetime	2014-03-18T11:40:00	R
<b>Deal Set ACH</b>			
<b>ACH container</b>			
MESSAGE/DEAL_SETS/DEAL_SET/ACH			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
4	ACHBankAccountPurposeType	PrincipalAndInterest	R
5	ACHABARoutingAndTransitIdentifier	586192743	CR
6	ACHBankAccountIdentifier	00000000000123432434	CR
MESSAGE/DEAL_SETS/DEAL_SET/ACH			
7	ACHBankAccountPurposeType	TaxesAndInsurance	R
8	ACHABARoutingAndTransitIdentifier	371829465	CR
9	ACHBankAccountIdentifier	00000022343453245245	CR
<b>SECURITY_INVESTOR</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH			
18	ACHBankAccountPurposeType	Settlement	R
19	ACHABARoutingAndTransitIdentifier	683514297	CR
20	ACHBankAccountIdentifier	00000123456789123456	O
21	ACHInstitutionTelegraphicAbbreviationName	BD Bank	CR
22	ACHReceiverSubaccountName	INV	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/ACH/EXTENSION/OTHER			
23	ACHBankAccountDescription	ABC Investment Fund	O
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/INVESTOR_DETAIL			
24	SecurityOriginalSubscriptionAmount	1039009	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
122	PartyRoleType	Investor	R
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_INVESTORS/SECURITY_INVESTOR/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL			
123	FullName	ABC Investment Fund	O
<b>SECURITY_DETAIL</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/SECURITIES/SECURITY/SECURITY_DETAIL			
17	SecurityTradeBookEntryDate	2014-03-19	R
<b>Document Details</b>			
MESSAGE/DEAL_SETS/DEAL_SET/EXTENSION/OTHER/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/DOCUMENT_CERTIFICATIONS/DOCUMENT_CERTIFICATION/DOCUMENT_CERTIFICATION_DETAIL			
10	DocumentFormPublisherNumberIdentifier	11711A	R
11	DocumentRequiredIndicator	false	R
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	450000.00	O
33	PropertyValuationEffectiveDate	2013-11-25	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	85.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE			
36	IndexType	ConstantMaturityTreasury	CR
36.1	InterestandPaymentAdjustmentIndexLeadDaysCount	30	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
37	CeilingRatePercent	7.500	CR
38	FloorRatePercent	0.000	CR
39	MarginRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
40	AdjustmentRuleType	First	CR
42	PerChangeMaximumDecreaseRatePercent	1.000	CR
44	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
41	AdjustmentRuleType	Subsequent	CR
43	PerChangeMaximumDecreaseRatePercent	1.000	CR
45	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	AdjustableRate	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	450000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	67500.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	7650.00	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
59	GovernmentUpfrontPremiumPercent	2.000	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2013-12-25	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	85.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2029-01-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-02-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	31.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	USDARuralDevelopment	R
73	NoteAmount	382500.00	R
79	LoanPurposeType	Purchase	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
80	NoteDate	2013-12-25	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	SingleFamilyRHS	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	2.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	054087123456789	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2550.47	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	381069.59	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Smith	CR



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
113	MiddleName	Q	O
114	SuffixName	JR	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal 2</b>			
<b>Collateral</b>			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	234 Main Street	R
26.	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	420000.00	O
33	PropertyValuationEffectiveDate	2013-09-25	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	96.66	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE			
36	IndexType	ConstantMaturityTreasury	CR
36.1	InterestandPaymentAdjustmentIndexLeadDaysCount	30	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE			
37	CeilingRatePercent	7.500	CR
38	FloorRatePercent	0.000	CR
39	MarginRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
40	AdjustmentRuleType	First	CR
42	PerChangeMaximumDecreaseRatePercent	1.000	CR
44	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
41	AdjustmentRuleType	Subsequent	CR
43	PerChangeMaximumDecreaseRatePercent	1.000	CR
45	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	AdjustableRate	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	420000.00	O

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	21000.00	CR
52	DownPaymentFundsType	GiftFunds	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	4788.00	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	6982.50	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2013-10-25	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	96.66	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2028-11-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
70	ScheduledFirstPaymentDate	2013-12-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	30.50	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R
73	NoteAmount	405982.50	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2013-10-25	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	2.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
95	LoanIdentifier	005431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2707.05	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	402939.72	R
<b>DEAL level PARTY data points</b>			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	Jane	CR
112	LastName	Doe	CR
113	MiddleName	D	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	650	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456764	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal 3</b> <b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	101 West St	R
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	2	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	300000.00	O
33	PropertyValuationEffectiveDate	2014-01-02	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
34	CombinedLTVRatioPercent	85.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INDEX_RULES/INDEX_RULE			
36	IndexType	ConstantMaturityTreasury	CR
36.1	InterestandPaymentAdjustmentIndexLeadDaysCount	30	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_LIFETIME_ADJUSTMENT_RULE			
37	CeilingRatePercent	7.500	CR
38	FloorRatePercent	0.000	CR
39	MarginRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
40	AdjustmentRuleType	First	CR
42	PerChangeMaximumDecreaseRatePercent	1.000	CR
44	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/ADJUSTMENT/INTEREST_RATE_ADJUSTMENT/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULES/INTEREST_RATE_PER_CHANGE_ADJUSTMENT_RULE			
41	AdjustmentRuleType	Subsequent	CR
43	PerChangeMaximumDecreaseRatePercent	1.000	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
45	PerChangeMaximumIncreaseRatePercent	1.000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	AdjustableRate	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	300000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			
51	DownPaymentAmount	45000.00	CR
52	DownPaymentFundsType	CashOnhand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
58	GovernmentUpfrontPremiumAmount	3187.50	R
59	GovernmentUpfrontPremiumPercent	1.250	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN			
60	GuarantyAmount	75000.00	O
61	GuarantyPercent	25.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-02-02	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
66	LTVRatioPercent	85.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2029-03-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-04-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	28.51	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	VA	R
73	NoteAmount	255000.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-02-02	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	VAGuaranteedInsured	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	2.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_ IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	000727221234567	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF9876	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
103	PrincipalAndInterestPaymentAmount	1700.31	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
106	UPBAmount	255000.00	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Thomas	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
119	TaxpayerIdentifierValue	123556789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal Set Level Party Roles</b>			
<b>Document Custodian</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
120	PartyRoleType	DocumentCustodian	R
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER			
121	PartyRoleIdentifier	000555	CR
<b>Pool Issuer</b>			
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
126	PartyRoleType	PoolIssuer	R
MESSAGE/DEAL_SETS/DEAL_SET/PARTIES/PARTY/ROLES/ROLE/PARTY_ROLE_IDENTIFIERS/PARTY_ROLE_IDENTIFIER			
129	PartyRoleIdentifier	1234	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Pool</b>			
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_CERTIFICATE			
136	PoolCertificateInitialPaymentDate	2014-04-15	R
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL			
137	AmortizationType	AdjustableRate	R
138	GovernmentBondFinanceIndicator	false	R
141	PoolClassType	GNMAII	R
142	PoolConcurrentTransferIndicator	false	R
143	PoolCurrentLoanCount	3	R
144	PoolCurrentPrincipalBalanceAmount	1039009	R
145	PoolIdentifier	123456	R
146	PoolingMethodType	ConcurrentDate	R
147	PoolInterestAdjustmentEffectiveDate	2016-12-01	CR
148	PoolIssueDate	2014-03-01	R
149	PoolMarginRatePercent	1.000	CR
150	PoolMaturityDate	2029-03-15	R
151	PoolSecurityIssueDateInterestRatePercent	2.500	R
152	PoolStructureType	MultipleIssuer	R
153	PoolSuffixIdentifier	AT	R

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Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/POOL/POOL_DETAIL/EXTENSION/OTHER			
154	PoolMaturityPeriodCount	180	R
155	PoolMaturityPeriodType	Month	R



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## **b) Scenario 9: GNMA II – Fixed Rate Mortgage (Secondary Borrower)**

**Note:** The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

### **Pool Type: GNMA II, Multiple Issuer, Single Family (MSF)**

#### **Loan 1:**

##### **Borrower Information:**

The primary borrower for the loan is John Q Smith, Jr (a first time homebuyer), with Jane Smith as the secondary borrower. John is a US citizen, his SSN is 123-45-6789, and his credit score is 700. Jane is also a US Citizen and her SSN is 123-00-0000.

##### **Property and Loan Information:**

On January 15<sup>th</sup>, 2014, John purchased a home for his primary residence: site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191. The application was received by the FHA on November 13<sup>th</sup>, 2013.

The subject property was appraised on December 15<sup>th</sup>, 2013 for \$100,000. John purchased the property for \$100,000.00 and closed on January 15<sup>th</sup>, 2014. John paid a \$20,000.00 down payment using cash on hand. The subject mortgage was a 15-year, fixed rate mortgage with a 5.50% interest rate. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$1,400.00 which was paid in advance, resulting in a total note amount of \$80,000.00. LTV and CLTV are the same and equate to 80.00%. The FHA annual rate is 1.200%, resulting in an annual rate of \$960.00 which is due each month. John qualified for the loan with the total debt expense ratio of 21.00%. The P&I payment on the loan is \$653.67.

John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 000000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling, the UPB is \$80,000.00. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

Data Point	Loan 1
Original Note Amount	\$80,000.00
Unpaid Principal Balance (UPB)	\$80,000.00
Current Interest Rate Percent	5.50%
Interest Rate Percent at Origination	5.50%
Modified	No
Closing Date	January 15 <sup>th</sup> , 2014
Agency	FHA
Down payment	20%

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	100000.00	O
33	PropertyValuationEffectiveDate	2013-12-15	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	80.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	100000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOWN_PAYMENTS/DOWN_PAYMENT			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
51	DownPaymentAmount	20000.00	CR
52	DownPaymentFundsType	CashOnHand	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	960	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	1400.00	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-01-15	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	80.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2029-02-01	R
68	LoanMaturityPeriodCount	180	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-03-01	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	21.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R
73	NoteAmount	80000.00	R
79	LoanPurposeType	Purchase	R
80	NoteDate	2014-01-15	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	005431234568224	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	653.67	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	80000.00	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Smith	CR
113	MiddleName	Q	O
114	SuffixName	JR	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	true	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR
<b>Secondary Borrower</b>			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	Jane	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Secondary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123000000	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R



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## **c) Scenario 10: GNMA II – Fixed Rate Mortgage with Refinance (with and without Cash-Out)**

**Note:** The following scenario provides short examples for special case pool and loan scenarios. This example will only contain data points within the DEAL container in order to provide specific details regarding the loan indicated below.

### **Pool Type: GNMA II, Multiple Issuer, Single Family (MSF)**

#### **Loan 1:**

##### **Borrower Information:**

John Smith is the primary borrower, a US citizen, his SSN is 123-45-6789, and his credit score is 700.

##### **Property and Loan Information:**

On October 25<sup>th</sup>, 2013, John purchased a home for \$420,000.00 as his primary residence: a site built, single unit home located at 123 Main Street, Anytown, Virginia, 20191.

John refinanced his loan and closed on February 15<sup>th</sup>, 2014 via a no cash-out, streamlined without appraisal process. The loan's interest rate was lowered from 6.5% to 5.5%, and the term was extended to 30 years. The refinance application was processed by FHA with Random Mortgage Company as the loan originator for the loan.

The subject property was originally appraised on September 25<sup>th</sup>, 2013 for \$420,000, but not appraised during the refinance process. The refinanced subject loan is a 30 year fixed rate mortgage with total note amount of \$386,650.00. As the property was not appraised during the refinance process, the LTV and combined LTV are 0.00. The FHA upfront rate is 1.750%, resulting in an upfront amount of \$6,650.00 which was paid in advance. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,639.80 which due each month. The P&I payment on the refinanced loan is \$2,195.36. John qualified for the loan with the total debt expense ratio of 23%.

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John was referred to the loan origination company by a broker.

During closing, John granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 000000000987654321. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling the unpaid principal balance (UPB) is \$386,650.00. The first payment is due on April 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

## **Loan 2:**

### **Borrower Information:**

Dave Jones is the primary borrower, a US citizen, his SSN is 987-65-4321, and his credit score is 675.

### **Property and Loan Information:**

On October 10<sup>th</sup>, 2011, Dave purchased a home for his primary residence: a site built, single unit home located at 2100 West Street, Anytown, Virginia, 20191. Dave purchased this home for \$430,000.

Dave then refinanced his loan and closed on November 30<sup>th</sup>, 2013 with a \$3,000 cash-out, full documentation refinance. The loan's interest rate was lowered from 6.5% to 5.5% and the term was extended to 30 years. The refinanced loan was insured by FHA.

The subject property was appraised on October 30<sup>th</sup>, 2013 for \$430,000. The refinanced subject loan is a 30 year fixed rate mortgage with a total note amount of \$346,921.10. LTV and CLTV are the same and equate to 80.68%. The FHA upfront fee rate of 1.750%, resulting in an upfront amount of \$6,071.12 which was paid in advance. The FHA annual rate is 1.200%, resulting in an annual amount of \$4,163.05 which is fee due each month. The P&I payment on the refinanced loan is \$1,969.78. Dave qualified for the loan with a total debt expense ratio of 24%.

Dave was referred to the loan origination company by a broker.

During closing, Dave granted and conveyed legal title of the mortgage to MERS as mortgagee. The Issuer's unique identifier for the loan in the pool is ABCDEF1234, and the MERS registration number for the loan is 000000000100000000. The FHA loan case file identification number is 005431234568224.

At the time of the loan pooling the UPB is \$346,159.91. The last payment was due on March 1<sup>st</sup>, 2014. The loan data was retrieved from the Issuer's system on March 18<sup>th</sup>, 2014 and submitted to Ginnie Mae on the same day.

Data Point	Loan 1	Loan 2
Original Loan Amount	\$386,650.00	\$346,921.10
Unpaid Principal Balance (UPB)	\$386,650.00	\$346,159.91
Current Interest Rate Percent	5.50%	5.50%
Interest Rate Percent at Origination	6.50%	6.50%
Modified	No	No
Closing Date	February 15 <sup>th</sup> , 2014	November 30 <sup>th</sup> , 2013
Agency	FHA	FHA

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>Deal 1</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	123 Main Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	420000.00	O
33	PropertyValuationEffectiveDate	2013-09-25	O
<b>Combined LTV</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	0.00	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	420000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
54	GovernmentRefinanceType	StreamlineWithoutAppraisal	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	4639.80	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	6650.00	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2014-02-15	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	0.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2044-03-01	R
68	LoanMaturityPeriodCount	360	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-04-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
71	TotalDebtExpenseRatioPercent	23.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE			
78	RefinanceCashOutDeterminationType	NoCashOut	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R
73	NoteAmount	386650.00	R
79	LoanPurposeType	Refinance	R
80	NoteDate	2014-02-15	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
95	LoanIdentifier	005431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000987654321	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	2195.36	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
106	UPBAmount	386650.00	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	John	CR
112	LastName	Smith	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	700	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	false	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	123456789	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			



Sort ID	MISMO Data Point Name	Value	PDD Conditionality
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R
<b>Deal 2</b>			
<b>Collateral</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/ADDRESS			
25	AddressLineText	2100 West Street	R
26	CityName	Anytown	R
27	PostalCode	20191	R
28	StateCode	VA	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL			
29	ConstructionMethodType	SiteBuilt	R
31	FinancedUnitCount	1	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_VALUATIONS/PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL			
32	PropertyValuationAmount	430000.00	O
33	PropertyValuationEffectiveDate	2013-10-30	O
<b>Combined LTV</b>			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/COMBINED_LTVS/COMBINED_LTV			
34	CombinedLTVRatioPercent	80.68	R
<b>LOAN Container where LoanRoleType="SubjectLoan" and LoanStateType="AtClosing"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
35	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/AMORTIZATION/AMORTIZATION_RULE			
49	AmortizationType	Fixed	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL			
50	PurchasePriceAmount	430000.00	O
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN			
54	GovernmentRefinanceType	FullDocumentation	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN/EXTENSION/OTHER			
56	GovernmentAnnualPremiumAmount	4163.05	CR
57	GovernmentAnnualPremiumPercent	1.200	CR
58	GovernmentUpfrontPremiumAmount	6071.12	R
59	GovernmentUpfrontPremiumPercent	1.750	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
63	BuydownTemporarySubsidyFundingIndicator	false	R

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			
64	LoanStateDate	2013-11-30	R
65	LoanStateType	AtClosing	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LTV			
66	LTVRatioPercent	80.68	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MATURITY/MATURITY_RULE			
67	LoanMaturityDate	2043-12-01	R
68	LoanMaturityPeriodCount	360	R
69	LoanMaturityPeriodType	Month	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_RULE			
70	ScheduledFirstPaymentDate	2014-01-01	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION			
71	TotalDebtExpenseRatioPercent	24.00	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/REFINANCE			
78	RefinanceCashOutDeterminationType	CashOut	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN			
72	MortgageType	FHA	R
73	NoteAmount	346921.10	R
79	LoanPurposeType	Refinance	R
80	NoteDate	2013-11-30	CR

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN/EXTENSION/OTHER			
74	MortgageProgramType	FHASingleFamily	R
<b>LOAN container where LoanRoleType="SubjectLoan" and LoanStateType="Current"</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN			
91	LoanRoleType <sup>1</sup>	SubjectLoan	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_DETAIL			
92	CurrentInterestRatePercent	5.500	R
93	MortgageModificationIndicator	false	R
<b>Repeat container for each LOAN_IDENTIFIER</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
94	LoanIdentifierType	AgencyCase	R
95	LoanIdentifier	05431234568224	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
96	LoanIdentifierType	MERS_MIN	CR
97	LoanIdentifier	000000000100000000	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIER/LOAN_IDENTIFIER			
98	LoanIdentifierType	PoolIssuerLoan	R
99	LoanIdentifier	ABCDEF1234	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_STATE			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
100	LoanStateDate	2014-03-18	R
101	LoanStateType	Current	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/MERS_REGISTRATIONS/MERS_REGISTRATION			
102	MERSOriginalMortgageeOfRecordIndicator	true	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_COMPONENT_BREAKOUTS/PAYMENT_COMPONENT_BREAKOUT/PAYMENT_COMPONENT_BREAKOUT_DETAIL			
103	PrincipalAndInterestPaymentAmount	1969.78	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/PAYMENT/PAYMENT_SUMMARY			
104	AggregateLoanCurtailmentAmount	0.00	R
105	LastPaidInstallmentDueDate	2014-03-01	CR
106	UPBAmount	346159.91	R
<b>DEAL level PARTY data points</b>			
<b>Borrower</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
110	PartyRoleType	Borrower	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/INDIVIDUAL/NAME			
111	FirstName	Dave	CR
112	LastName	Jones	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/BORROWER_DETAIL			

Sort ID	MISMO Data Point Name	Value	PDD Conditionality
115	BorrowerClassificationType	Primary	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/CREDIT_SCORES/CREDIT_SCORE/CREDIT_SCORE_DETAIL			
116	CreditScoreValue	675	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/DECLARATION/DECLARATION_DETAIL			
117	BorrowerFirstTimeHomebuyerIndicator	false	CR
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER			
118	TaxpayerIdentifierType	SocialSecurityNumber	CR
119	TaxpayerIdentifierValue	987654321	CR
<b>Loan Originator</b>			
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL			
124	PartyRoleType	LoanOriginator	R
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/LOAN_ORIGINATOR			
125	LoanOriginatorType	Broker	R